



Savings Action Plan

The top half of this plan gives you space to record factors that may affect the steps you take to save, including the savings or investment products you may use to save. The bottom half of the plan gives you space to record the actions you plan to take now, a month from now, and a year from now in order to reach your savings goals.

Decision Factors:

How much do I want to accumulate over a certain period of time? (May want to use APY or Rule of 72.)

How long can I leave my money invested?

How do I feel about risking my money?

Action Plan:

What are my goals?

What will I do now to save toward my goals?

What will I do by the end of the month to save toward my goals?

What will I do by the end of the year to save toward my goals?

This plan can be used as you develop your savings portfolio. You can be flexible and alter as your savings needs/wants change. The important thing to remember is to be accountable to yourself and to be consistent in reviewing and adhering to the plan, even as the plan is updated.